

**Amendments to the Abstract:**

At Page 125 starting at line 6 please replace the two paragraphs with the following amended paragraph:

A method for modeling cost is provided. Sales data is received. Cost data is also received. Cost per unit of product is estimated from the sales data and the cost data. In addition, an apparatus for modeling costs, useful in association with an optimization engine, is provided. Generally, an econometric engine for receiving sales data, cleaning the data and generating imputed variables is combined with a financial engine for receiving imputed variables from the econometric engine, receiving cost data, generating a cost model, and outputting the cost model to the optimization engine.